
State:	Arkansas	Filing Company:	Genworth Life and Annuity Insurance Company
TOI/Sub-TOI:	A07I Individual Annuities - Special/A07I.001 Equity Indexed		
Product Name:	CapMax Strategy_FIA		
Project Name/Number:	CapMax Strategy_FIA/GA3003DP-1012		

Filing at a Glance

Company:	Genworth Life and Annuity Insurance Company
Product Name:	CapMax Strategy_FIA
State:	Arkansas
TOI:	A07I Individual Annuities - Special
Sub-TOI:	A07I.001 Equity Indexed
Filing Type:	Form
Date Submitted:	10/24/2012
SERFF Tr Num:	GEFA-128713552
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	GA3003DP-1012
Implementation	On Approval
Date Requested:	
Author(s):	Brenda Bond, Ronald Jackson
Reviewer(s):	Linda Bird (primary)
Disposition Date:	10/31/2012
Disposition Status:	Approved-Closed
Implementation Date:	

State Filing Description:

State: Arkansas
TOI/Sub-TOI: A07I Individual Annuities - Special/A07I.001 Equity Indexed
Product Name: CapMax Strategy_FIA
Project Name/Number: CapMax Strategy_FIA/GA3003DP-1012

Filing Company: Genworth Life and Annuity Insurance Company

General Information

Project Name: CapMax Strategy_FIA
Project Number: GA3003DP-1012
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 10/31/2012
State Status Changed: 10/31/2012
Created By: Brenda Bond
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Brenda Bond

Filing Description:
RE: Genworth Life and Annuity Insurance Company
NAIC Group 350, Company 65536

GA3003DP-1012, Data Page (CapMax Strategy)
GA3004DP-1012, Data Page (CapMax Strategy)

The above forms are being submitted for review and approval. They are new and will not replace any existing forms.

GA3003DP-1012, Data Page
GA3004DP-1012, Data Page
These data pages may be used as follows:

GA3003DP-1012 may be used with GA3003-0711
GA3004DP-1012 will be used with GA3004-0711

Both contracts were approved on 08/26/2011, state file 49500, SERFF Tracking #GEFA-127302807. This strategy will be available at contract issue and may also be made available to existing contract owners.

The data page provides information directly related to one of the allocation options available within the contract.

Any applicable reserves for this form are covered in the reserve memo for the previously-approved base contract to which this is attached.

The underlying product will be marketed by licensed agents and brokers to individuals through traditional distribution systems as well as to customers of financial institutions. There is no special market intended. The issue ages for the base contract may be 0 to 90.

There are no innovative or unique features in applicable to this form.

We have bracketed certain information within the forms to indicate variability. These items are bracketed to indicate that we may change them for future issues without having to resubmit for approval. Each variable item is addressed in the statement of variability.

State: Arkansas
TOI/Sub-TOI: A07I Individual Annuities - Special/A07I.001 Equity Indexed
Product Name: CapMax Strategy_FIA
Project Name/Number: CapMax Strategy_FIA/GA3003DP-1012

Filing Company: Genworth Life and Annuity Insurance Company

Should you have any questions please contact us using the below information.

Sincerely,

Brenda Bond, Product Development Analyst

Email: brenda.bond@genworth.com

Phone #: (804) 922-5133

Fax #: (804) 281-6057

Company and Contact

Filing Contact Information

Brenda Bond, Contract Analyst

6610 W Broad Street

RI&I - 3rd Floor

Richmond, VA 23230

brenda.bond@genworth.com

804-922-5133 [Phone]

804-281-6057 [FAX]

Filing Company Information

Genworth Life and Annuity

Insurance Company

6620 W Broad Street

Richmond, VA 23230

(804) 281-6600 ext. [Phone]

CoCode: 65536

Group Code: 4011

Group Name:

FEIN Number: 54-0283385

State of Domicile: Virginia

Company Type: LifeHealth &
Annuity

State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: 2 x 50
Per Company: No

Company	Amount	Date Processed	Transaction #
Genworth Life and Annuity Insurance Company	\$100.00	10/24/2012	64213747

SERFF Tracking #:	GEFA-128713552	State Tracking #:		Company Tracking #:	GA3003DP-1012
State:	Arkansas	Filing Company:	Genworth Life and Annuity Insurance Company		
TOI/Sub-TOI:	A07I Individual Annuities - Special/A07I.001 Equity Indexed				
Product Name:	CapMax Strategy_FIA				
Project Name/Number:	CapMax Strategy_FIA/GA3003DP-1012				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/31/2012	10/31/2012

State:	Arkansas	Filing Company:	Genworth Life and Annuity Insurance Company
TOI/Sub-TOI:	A07I Individual Annuities - Special/A07I.001 Equity Indexed		
Product Name:	CapMax Strategy_FIA		
Project Name/Number:	CapMax Strategy_FIA/GA3003DP-1012		

Disposition

Disposition Date: 10/31/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Filing Fee		Yes
Supporting Document	Variability		Yes
Form	Data Pages		Yes
Form	Data Pages		Yes

State:	Arkansas	Filing Company:	Genworth Life and Annuity Insurance Company
TOI/Sub-TOI:	A07I Individual Annuities - Special/A07I.001 Equity Indexed		
Product Name:	CapMax Strategy_FIA		
Project Name/Number:	CapMax Strategy_FIA/GA3003DP-1012		

Form Schedule

Lead Form Number: GA3003DP-1012								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Data Pages	GA3003DP-1012	DDP	Initial		51.900	GA3003DP-1012_final.pdf
2		Data Pages	GA3004DP-1012	DDP	Initial		50.400	GA3004DP-1012_final.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

Data Pages

Contract Number: [000000000]

Annual CapMaxSM Strategy

Amount of Initial Premium Allocated To Strategy:	[\$10,000.00]
Initial Accumulation Value for Annual CapMax Strategy:	[\$10,000.00]
Index:	S&P 500 [®] Index*
Initial Index Value:	[1100]
Initial Annual Cap:	[4.0%]
Minimum Annual Cap:	[3% yrs 1-10, 1% thereafter]
Initial Target Factor:	[Not applicable in year 1; 2.00 year 2]
Minimum Target Factor:	[1.50] during the surrender charge period
Restrictions:	
Reallocations Into this Strategy:	[permitted]
Reallocations Out of this Strategy:	[permitted]

The Annual CapMaxSM Strategy is an Index Crediting Strategy that may credit interest annually based on the percentage change of the Index during the Contract Year. In Contract Years when the Index Change is positive, the Available Credit Percentage will be positive and equal to the Capped Index Change multiplied by the CapMax Multiplier. The CapMax Multiplier is 1.0 in the first Contract Year. Beginning in the second Contract Year, the CapMax Multiplier may be greater than 1.0 and will be determined each Contract Year.

Each Contract Year, a portion or all of the Available Credit Percentage, known as the Roll-Forward Percentage, will be used to provide the CapMax Multiplier for the following Contract Year. The Index Credit Percentage for the Contract Year will be equal to the Available Credit Percentage minus the Roll-Forward Percentage.

During the 21-day period following each Contract Anniversary, you may elect the Total Credit Option which will reduce the Roll-Forward Percentage to zero. The Index Credit Percentage will then be recalculated to equal the Available Credit Percentage for the Contract Year.

In Contract Years when the Index Change is zero or negative the Index Credit Percentage and the Roll-Forward Percentage will be zero, and the CapMax Multiplier will be reset to 1.0 for the next Contract Year.

The Index Credit Percentage will never be less than zero. The Index Credit is based on the Accumulation Value at the end of the Contract Year, with no partial Index Credit for amounts withdrawn or surrendered.

The following definitions apply to the Annual CapMax Strategy:

Annual Cap - The maximum Index Change used to determine the Available Credit Percentage for a Contract Year. The Annual Cap is guaranteed for one Contract Year. The Initial Annual Cap is shown above.

Index Change - Is a percentage calculated as (a) divided by (b), minus 1, where:

- (a) is the Index Value on the last day of the Contract Year; and
- (b) is the Index Value on the last day of the prior Contract Year.

For purposes of calculating the Index Change at the end of the first Contract Year only, (b) is the Initial Index Value shown above.

Capped Index Change – Is a percentage equal to the lesser of the Annual Cap and the Index Change for each Contract Year. The Capped Index Change will never be less than zero.

Target Factor – The maximum Calculated Factor that can be earned for a Contract Year. The Target Factor is declared annually in advance and is guaranteed for one Contract Year. The Initial Target Factor is shown above.

Calculated Factor – Each Contract Year a Calculated Factor will be determined as follows:

The Calculated Factor will be zero for the Contract Year for any of the following:

- (a) the first Contract Year; or
- (b) the Index Change was zero or negative in the prior Contract Year; or
- (c) the Total Credit Option was triggered for the prior Contract Year.

Otherwise, the Calculated Factor for the Contract Year is a number calculated as (a) divided by (b), multiplied by (c), where:

- (a) is the Roll-Forward Percentage from prior Contract Year; and
- (b) is the Annual Cap from prior Contract Year; and
- (c) is the Target Factor for the Contract Year.

CapMax Multiplier – is a number equal to (a) plus (b), where:

- (a) is 1.0; and
- (b) is the Calculated Factor for the Contract Year.

Available Credit Percentage – is a percentage equal to (a) multiplied by (b), where:

- (a) is the CapMax Multiplier for the Contract Year; and
- (b) is the Capped Index Change for the Contract Year.

The Available Credit Percentage will never be less than zero.

Roll-Forward Percentage – is a portion of the Available Credit Percentage for the Contract Year that is exchanged for the Calculated Factor for the following Contract Year. The Roll-Forward Percentage is the lesser of (a) and (b) where:

- (a) is the Annual Cap for the Contract Year; and
- (b) is the Available Credit Percentage for the Contract Year.

Total Credit Option – The Total Credit Option will credit the Available Credit Percentage as the Index Credit Percentage for the Contract Year. The Total Credit Option is triggered for any of the following:

- (a) if during the 21-day period following the Contract Anniversary, you elect the Total Credit Option; or
- (b) if during the 21-day period following the Contract Anniversary, you allocate additional amounts into the Annual CapMax Strategy; or
- (c) if the Roll-Forward Percentage is greater than the Annual Cap multiplied by the Target Factor for the next Contract Year.

If the Total Credit Option is triggered, the Roll-Forward Percentage will be reset to zero and the Index Credit Percentage will be recalculated for the Contract Year.

During the 21-day period following the Contract Anniversary, you may allocate amounts out of the Annual CapMax Strategy. Prior to the reallocation, the portion of the Accumulation Value to be reallocated will be treated as if the Total Credit Option was triggered. This may increase the amount of Accumulation Value for the Annual CapMax Strategy that is to be reallocated.

Index Credit Percentage – is a percentage equal to (a) minus (b), where:

- (a) is the Available Credit Percentage for the Contract Year; and
- (b) is the Roll-Forward Percentage for the Contract Year.

The Index Credit Percentage will never be less than zero.

Index Credit - The amount of interest credited to the Accumulation Value. The Index Credit is equal to the Index Credit Percentage multiplied by the Accumulation Value for this strategy on the last day of the Contract Year.

[*The S&P 500® Index is a price index and does not reflect dividends paid on the underlying stocks. "S&P 500®" is a trademark of Standard & Poor's Financial Services LLC ("Standard & Poor's") and has been licensed for use by Genworth Life and Annuity Insurance Company. This Product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. The S&P 500® Index is a price index and does not reflect dividends paid on the underlying stocks.]

[Patent Pending]

Data Pages

Contract Number: [000000000]

Annual CapMaxSM Strategy

Amount of Initial Premium Allocated To Strategy:	[\$10,000.00]
Amount of Premium Enhancement Allocated To Strategy:	[\$ 1,000.00]
Initial Accumulation Value for Annual CapMax Strategy:	[\$11,000.00]
Index:	S&P 500 [®] Index*
Initial Index Value:	[1100]
Initial Annual Cap:	[4.0%]
Minimum Annual Cap:	[3% yrs 1-10, 1% thereafter]
Initial Target Factor:	[Not applicable in year 1; 2.00 year 2]
Minimum Target Factor:	[1.50] during the surrender charge period
Restrictions:	
Reallocations Into this Strategy:	[permitted]
Reallocations Out of this Strategy:	[permitted]

The Annual CapMaxSM Strategy is an Index Crediting Strategy that may credit interest annually based on the percentage change of the Index during the Contract Year. In Contract Years when the Index Change is positive, the Available Credit Percentage will be positive and equal to the Capped Index Change multiplied by the CapMax Multiplier. The CapMax Multiplier is 1.0 in the first Contract Year. Beginning in the second Contract Year, the CapMax Multiplier may be greater than 1.0 and will be determined each Contract Year.

Each Contract Year, a portion or all of the Available Credit Percentage, known as the Roll-Forward Percentage, will be used to provide the CapMax Multiplier for the following Contract Year. The Index Credit Percentage for the Contract Year will be equal to the Available Credit Percentage minus the Roll-Forward Percentage.

During the 21-day period following each Contract Anniversary, you may elect the Total Credit Option which will reduce the Roll-Forward Percentage to zero. The Index Credit Percentage will then be recalculated to equal the Available Credit Percentage for the Contract Year.

In Contract Years when the Index Change is zero or negative the Index Credit Percentage and the Roll-Forward Percentage will be zero, and the CapMax Multiplier will be reset to 1.0 for the next Contract Year.

The Index Credit Percentage will never be less than zero. The Index Credit is based on the Accumulation Value at the end of the Contract Year, with no partial Index Credit for amounts withdrawn or surrendered.

The following definitions apply to the Annual CapMax Strategy:

Annual Cap - The maximum Index Change used to determine the Available Credit Percentage for a Contract Year. The Annual Cap is guaranteed for one Contract Year. The Initial Annual Cap is shown above.

Index Change - Is a percentage calculated as (a) divided by (b), minus 1, where:

- (a) is the Index Value on the last day of the Contract Year; and
- (b) is the Index Value on the last day of the prior Contract Year.

For purposes of calculating the Index Change at the end of the first Contract Year only, (b) is the Initial Index Value shown above.

Capped Index Change – Is a percentage equal to the lesser of the Annual Cap and the Index Change for each Contract Year. The Capped Index Change will never be less than zero.

Target Factor – The maximum Calculated Factor that can be earned for a Contract Year. The Target Factor is declared annually in advance and is guaranteed for one Contract Year. The Initial Target Factor is shown above.

Calculated Factor – Each Contract Year a Calculated Factor will be determined as follows:

The Calculated Factor will be zero for the Contract Year for any of the following:

- (a) the first Contract Year; or
- (b) the Index Change was zero or negative in the prior Contract Year; or
- (c) the Total Credit Option was triggered for the prior Contract Year.

Otherwise, the Calculated Factor for the Contract Year is a number calculated as (a) divided by (b), multiplied by (c), where:

- (a) is the Roll-Forward Percentage from prior Contract Year; and
- (b) is the Annual Cap from prior Contract Year; and
- (c) is the Target Factor for the Contract Year.

CapMax Multiplier – is a number equal to (a) plus (b), where:

- (a) is 1.0; and
- (b) is the Calculated Factor for the Contract Year.

Available Credit Percentage – is a percentage equal to (a) multiplied by (b), where:

- (a) is the CapMax Multiplier for the Contract Year; and
- (b) is the Capped Index Change for the Contract Year.

The Available Credit Percentage will never be less than zero.

Roll-Forward Percentage – is a portion of the Available Credit Percentage for the Contract Year that is exchanged for the Calculated Factor for the following Contract Year. The Roll-Forward Percentage is the lesser of (a) and (b) where:

- (a) is the Annual Cap for the Contract Year; and
- (b) is the Available Credit Percentage for the Contract Year.

Total Credit Option – The Total Credit Option will credit the Available Credit Percentage as the Index Credit Percentage for the Contract Year. The Total Credit Option is triggered for any of the following:

- (a) if during the 21-day period following the Contract Anniversary, you elect the Total Credit Option; or
- (b) if during the 21-day period following the Contract Anniversary, you allocate additional amounts into the Annual CapMax Strategy; or
- (c) if the Roll-Forward Percentage is greater than the Annual Cap multiplied by the Target Factor for the next Contract Year.

If the Total Credit Option is triggered, the Roll-Forward Percentage will be reset to zero and the Index Credit Percentage will be recalculated for the Contract Year.

During the 21-day period following the Contract Anniversary, you may allocate amounts out of the Annual CapMax Strategy. Prior to the reallocation, the portion of the Accumulation Value to be reallocated will be treated as if the Total Credit Option was triggered. This may increase the amount of Accumulation Value for the Annual CapMax Strategy that is to be reallocated.

Index Credit Percentage – is a percentage equal to (a) minus (b), where:

- (a) is the Available Credit Percentage for the Contract Year; and
- (b) is the Roll-Forward Percentage for the Contract Year.

The Index Credit Percentage will never be less than zero.

Index Credit - The amount of interest credited to the Accumulation Value. The Index Credit is equal to the Index Credit Percentage multiplied by the Accumulation Value for this strategy on the last day of the Contract Year.

[*The S&P 500[®] Index is a price index and does not reflect dividends paid on the underlying stocks. "S&P 500[®]" is a trademark of Standard & Poor's Financial Services LLC ("Standard & Poor's") and has been licensed for use by Genworth Life and Annuity Insurance Company. This Product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. The S&P 500[®] Index is a price index and does not reflect dividends paid on the underlying stocks.]

[Patent Pending]

SERFF Tracking #:	GEFA-128713552	State Tracking #:		Company Tracking #:	GA3003DP-1012
State:	Arkansas	Filing Company:	Genworth Life and Annuity Insurance Company		
TOI/Sub-TOI:	A071 Individual Annuities - Special/A071.001 Equity Indexed				
Product Name:	CapMax Strategy_FIA				
Project Name/Number:	CapMax Strategy_FIA/GA3003DP-1012				

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
AR_Compliance Cert.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Filing Fee		
Comments:			
Attachment(s):			
ARfee.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Variability		
Comments:			
Attachment(s):			
Variability Statement_CapMax.pdf			

**ARKANSAS CERTIFICATION
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY**

The Company certifies that we will maintain compliance with Rule and Regulation 19 (Unfair Sex Discrimination).

The Company certifies that we will maintain compliance with Rule and Regulation 49 (Life and Health Guaranty Association Notices).

The Company certifies that we will maintain compliance with requirements on Consumer Information Notices.

A Flesch score readability certification has been included as a separate document.

A handwritten signature in cursive script, reading "Paul Loveland".

Paul Loveland
Vice President Product Compliance

ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT

Company Name: Genworth Life and Annuity Insurance Company

Company NAIC Code: Group 350, Company 65536

Company Contact Person & Telephone #: Brenda Bond (804) 922-5133

* INSURANCE DEPARTMENT USE ONLY

*

*

*

* ANALYST: _____ AMOUNT: _____ ROUTE SLIP: _____

*

ALL FEES ARE PER EACH INSURER. PER ANNUAL STATEMENT LINE OF BUSINESS UNLESS OTHERWISE INDICATED.

FEE SCHEDULE FOR ADMITTED INSURERS

RATE/FORM FILINGS

Life and/or Disability policy form filing and review, per each policy, contract, annuity form, per each insurer, per each filing.	2 X \$50 = \$100 **Retaliatory
Life and/or Disability - Filing and review of each rate filing or loss ratio guarantee filing, per each insurer.	___ X \$ 50= **Retaliatory
Life and/or Disability Policy, Contract or Annuity Forms: Filing and review of each certificate, rider, endorsement or application if each is filed separately from the basic form.	___ X \$20= **Retaliatory =
Life and/or Disability: Filing and review of Insurer's advertisements, per advertisement, per each insurer.	___ X\$ 25= **Retaliatory

AMEND CERTIFICATE OF AUTHORITY

Review and processing of information to amend an Insurer's Certificate of Authority.	* __X\$400=
Filing to amend Certificate of Authority.	*** __X\$100=

CERTIFICATION OF VARIABILITY
Genworth Life and Annuity Insurance Company
October 2012

We have bracketed certain information within the data pages to indicate variability. We certify that the ranges for the bracketed items contained in the forms are as follows:

GA3003DP-1012	<i>Will reflect applicable issue information specific to contract.</i>
STRATEGY PAGES	<p>All Strategy pages: if a Strategy is not available, that particular page will not print in the Contract.</p> <p>If the applicant does not allocate premium to a particular Strategy, the Strategy page will print and reflect no premium allocated and no accumulation value. However, all other values will be shown.</p>
Annual CapMax Strategy Amount of Initial Premium Allocated Initial Accumulation Value Initial Index Value Initial Annual Cap Minimum Annual Cap Initial Target Factor Minimum Target Factor Restrictions S&P 500 Index Language	Will be the amount as shown in application Will be same as the Initial Premium Allocated Value will be the applicable index value on the day prior to contract issue Range will be 1% - 20% Range will be 1% - 20%, 1 – 20 years, and 1% - 20% thereafter The range will be 0.5 to 6 The range will be 0.5 to 3 Will show either “permitted” or “not permitted” Language will be updated based on licensing and/or disclosure requirements of the S&P500 index.
Patent Pending	Patent Pending will appear until patent is approved. Then Patent with the patent number will print. Patent Pending may be removed if Patent Application is not filed, withdrawn or not approved.
GA3004DP-1012	<i>Will reflect applicable issue information specific to contract.</i>
STRATEGY PAGES	<p>All Strategy pages: if a Strategy is not available, that particular page will not print in the Contract.</p> <p>If the applicant does not allocate premium to a particular Strategy, the Strategy page will print and reflect no premium allocated and no accumulation value. However, all other values will be shown.</p>
Annual CapMax Strategy Amount of Initial Premium Allocated Amount of Premium Enhancement Allocated	Will be the amount as shown in application The Premium Enhancement range will be 1% - 10%; therefore, the amount allocated will be dependent upon the initial premium amount and the amount allocated by the contract owner

Initial Accumulation Value	Will be same as the Initial Premium Allocated plus any applicable Premium Enhancement
Initial Index Value	Value will be the applicable index value on the day prior to contract issue
Initial Annual Cap	Range will be 1% - 20%
Minimum Annual Cap	Range will be 1% - 20%, 1 – 20 years, and 1% - 20% thereafter
Initial Target Factor	The range will be 0.5 to 6
Minimum Target Factor	The range will be 0.5 to 3
Restrictions	Will show either “permitted” or “not permitted” Language will be updated based on licensing and/or disclosure requirements of the S&P500 index.
S&P 500 Index Language	
Patent Pending	Patent Pending will appear until patent is approved. Then Patent with the patent number will print. Patent Pending may be removed if Patent Application is not filed, withdrawn or not approved.

We hereby certify the final forms issued to the consumer will not contain brackets denoting variable text. Any variable text included in this Statement of Variability will be effective only for future issues. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers. Any changes to variable text or permissible range of values will be submitted for approval prior to implementation.

For Genworth Life and Annuity Insurance Company



Paul Loveland, Vice President Product Compliance